

Table I.D.1.a Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19,114	17,518	17,550	19,152	18,452	20,151	17,801	19,452
Industry group **								
Agric., fish., forest.	18,932	--	--	--	--	--	--	--
Mining and manufacturing	19,030	--	17,389	17,618	18,255	21,377	18,716	19,098
Construction	16,887	17,497	16,300	23,235	13,310	--	16,911	16,874
Utilities and transp.	18,573	--	--	--	20,138	18,517	--	19,048
Wholesale trade	18,358	--	16,188	18,711	18,692	19,367	17,315	18,947
Fin. svcs. and real estate	20,224	--	--	18,140	19,087	22,358	16,204	20,925
Retail trade	18,943	--	16,334	17,701	19,159	19,147	18,961	18,938
Professional services	19,692	18,182	18,851	18,445	19,072	20,464	18,147	19,977
Other services	18,702	16,272	18,685	20,935	19,698	17,526	18,327	18,832
Ownership								
For profit, incorporated	18,659	17,686	17,428	19,653	17,575	19,572	17,927	18,882
For profit, unincorporated	18,850	19,502	18,013	17,166	20,214	19,006	18,025	19,250
Nonprofit	20,395	--	17,588	19,083	19,820	21,290	16,433	20,734
Age of firm								
Less than 5 years	19,297	17,354	15,364	16,630	24,424	--	16,105	22,492
5-9 years	16,988	12,970	19,550	16,638	17,690	--	16,711	17,134
10-19 years	18,862	19,583	16,074	19,278	19,801	19,027	18,191	19,461
20 or more years	19,287	17,276	18,281	19,724	17,979	20,203	18,111	19,484
Multi/single status								
2 or more locations	19,896	--	15,441	19,238	19,520	20,140	16,786	19,978
1 location only	18,025	17,390	17,698	19,133	17,217	20,421	17,880	18,146
Percent full-time employees								
Less than 25%	20,814	--	--	--	21,716	19,625	20,461	21,060
25-49 %	17,599	--	--	15,600	18,653	18,070	16,886	17,898
50-74 %	19,480	20,248	16,725	19,180	17,233	20,726	19,333	19,503
75% or more	19,086	16,987	17,471	19,254	18,570	20,069	17,601	19,479
Union presence								
No union employees	19,057	18,275	17,499	18,426	19,023	20,268	17,938	19,461
Has union employees	19,261	--	--	25,736	16,191	20,024	15,914	19,435
Percent low-wage employees								
50% or more low-wage	18,053	--	--	16,949	18,026	18,056	18,893	17,895
Less than 50% low-wage	19,197	17,284	17,562	19,256	18,512	20,259	17,736	19,582
Percent women employees								
Less than 25%	18,104	16,687	16,981	19,709	17,005	19,646	17,615	18,367
25-49 %	19,452	19,576	18,790	19,269	19,138	19,802	18,600	19,593
50-74 %	19,212	18,078	17,120	18,023	19,363	19,736	17,706	19,505
75% or more	19,948	15,892	18,392	18,618	18,611	21,570	17,427	20,394
Percent age 50 or older employees								
Less than 25%	18,943	17,154	17,428	19,579	19,046	19,858	17,443	19,645
25-49 %	19,373	17,990	17,082	18,281	18,835	20,079	17,721	19,567
50-74 %	18,412	18,103	18,299	19,842	16,113	21,049	18,534	18,368
75% or more	19,517	17,606	--	--	--	21,843	19,383	19,639

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1.a Standard errors for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	271.93	749.19	508.00	615.87	708.52	293.85	362.69	330.46
Industry group **								
Agric., fish., forest.	1,044.55	--	--	--	--	--	--	--
Mining and manufacturing	446.42	--	1,685.18	1,024.04	507.26	674.51	1,136.81	485.01
Construction	2,295.32	2,485.18	1,383.80	2,697.46	3,433.80	--	1,024.14	3,437.53
Utilities and transp.	979.38	--	--	--	1,062.72	1,632.70	--	1,168.15
Wholesale trade	753.84	--	1,269.84	1,061.26	850.07	2,360.10	947.19	1,060.65
Fin. svcs. and real estate	605.42	--	--	1,171.52	917.38	900.21	1,135.77	666.92
Retail trade	409.69	--	1,584.53	1,209.14	1,241.74	308.21	1,167.53	422.68
Professional services	349.87	1,508.34	828.71	791.28	930.52	425.49	630.97	399.36
Other services	726.37	1,455.32	1,173.74	1,226.87	1,884.02	739.78	1,010.62	911.38
Ownership								
For profit, incorporated	358.88	824.21	607.73	816.76	926.07	389.02	434.64	451.87
For profit, unincorporated	795.87	1,787.53	1,085.37	775.04	2,091.15	1,152.88	735.68	1,111.82
Nonprofit	434.73	--	1,754.67	967.64	1,041.67	452.79	1,170.65	453.26
Age of firm								
Less than 5 years	1,920.33	985.71	2,358.00	1,386.31	4,006.86	--	1,015.61	3,161.47
5-9 years	898.73	879.74	1,301.91	890.81	1,413.10	--	902.55	1,246.13
10-19 years	518.01	1,325.64	928.11	998.11	797.75	1,282.29	802.07	616.63
20 or more years	317.79	1,237.11	625.76	886.30	829.08	299.10	483.73	363.77
Multi/single status								
2 or more locations	261.75	--	1,087.14	792.80	584.07	303.32	1,049.30	266.44
1 location only	525.47	756.30	534.95	730.32	1,310.48	971.14	381.26	911.44
Percent full-time employees								
Less than 25%	1,115.28	--	--	--	1,300.71	979.88	2,424.02	884.62
25-49 %	648.76	--	--	1,047.60	644.62	497.54	1,806.86	493.93
50-74 %	443.77	1,234.93	1,232.01	1,347.26	1,214.28	310.94	958.55	491.16
75% or more	322.18	842.91	551.76	677.79	848.20	361.40	393.70	395.90
Union presence								
No union employees	240.31	679.52	529.80	440.91	503.21	435.25	353.91	299.48
Has union employees	756.66	--	--	2,850.68	2,528.81	392.86	1,953.48	790.50
Percent low-wage employees								
50% or more low-wage	662.95	--	--	937.31	1,188.35	818.14	1,031.20	778.53
Less than 50% low-wage	289.93	800.01	521.61	641.70	793.86	306.98	378.87	354.53
Percent women employees								
Less than 25%	744.54	1,345.11	805.41	1,222.04	1,722.44	871.28	608.05	1,107.45
25-49 %	419.42	1,714.77	1,292.90	933.64	978.44	498.87	882.57	464.80
50-74 %	387.85	1,067.94	907.07	493.75	1,150.22	468.35	598.41	449.11
75% or more	440.58	1,487.41	887.55	668.78	753.93	657.31	671.94	494.29
Percent age 50 or older employees								
Less than 25%	446.33	1,078.24	689.64	1,164.03	814.89	785.17	526.35	590.27
25-49 %	268.38	1,369.35	790.33	561.70	651.27	345.36	517.59	293.72
50-74 %	1,380.26	1,478.92	1,629.12	1,148.22	3,029.03	681.30	994.10	1,838.07
75% or more	1,388.76	2,579.68	--	--	--	1,615.05	2,160.00	1,758.49

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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